

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JOSHUA WALTER NEALL
JENNIFER JANE NEALL
Debtor(s)

Case No. 15-10874TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/21/2015.
- 2) The plan was confirmed on 10/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/05/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/01/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,282.27.
- 10) Amount of unsecured claims discharged without payment: \$12,748.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$132,678.50
Less amount refunded to debtor \$1,917.50

NET RECEIPTS: \$130,761.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,916.51
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,916.51

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABS	Unsecured	6.88	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	21,464.00	21,596.48	21,596.48	21,596.48	1,865.60
AMERICREDIT FINANCIAL SVCS INC	Secured	0.00	454.85	0.00	0.00	0.00
ARIS PROFESSIONAL CREDIT CONTR	Unsecured	11.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	156.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT INC	Unsecured	74.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	263.00	NA	NA	0.00	0.00
HRRG++	Unsecured	659.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	122,540.00	124,280.57	0.00	60,033.52	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	2,638.23	2,638.23	2,638.23	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	500.00	500.00	500.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,358.00	1,358.69	1,358.69	317.09	0.00
MOUNTAIN LAUREL FCU*	Secured	26,407.00	26,455.30	26,455.30	26,455.30	2,275.91
MOUNTAIN LAUREL FCU*	Unsecured	9,158.00	8,492.72	8,492.72	1,982.02	0.00
OPTIMUM OUTCOMES	Unsecured	150.00	NA	NA	0.00	0.00
OUTER BANKS THA EMERGENCY DI	Unsecured	1,318.00	1,318.00	1,318.00	307.59	0.00
PENN CREDIT CORP++	Unsecured	125.00	NA	NA	0.00	0.00
PREMIER ANESTHESIA OF NEW YOR	Unsecured	46.20	NA	NA	0.00	0.00
RECEIVABLE MANAGEMENT	Unsecured	181.91	113.35	113.35	26.45	0.00
SHEFFIELD FINANCIAL/B B & T*	Secured	3,522.00	3,533.98	3,533.98	3,533.98	0.00
ST VINCENT INSTITUTE*++	Unsecured	529.26	NA	NA	0.00	0.00
UNITED REFINING CO	Unsecured	818.00	1,338.23	1,338.23	312.32	0.00
WACOPSE FEDERAL CREDIT UNION*	Unsecured	486.64	NA	NA	0.00	0.00
WEISFIELD JEWELERS	Unsecured	455.22	NA	NA	0.00	0.00
WESTERN NEW YORK UROLOGY AS	Unsecured	110.87	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$60,033.52	\$0.00
Mortgage Arrearage	\$2,638.23	\$2,638.23	\$0.00
Debt Secured by Vehicle	\$48,051.78	\$48,051.78	\$4,141.51
All Other Secured	\$3,533.98	\$3,533.98	\$0.00
TOTAL SECURED:	\$54,223.99	\$114,257.51	\$4,141.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$500.00	\$500.00	\$0.00
TOTAL PRIORITY:	\$500.00	\$500.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,620.99	\$2,945.47	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,916.51</u>	
Disbursements to Creditors	<u>\$121,844.49</u>	
TOTAL DISBURSEMENTS :		<u>\$130,761.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.